

United States Bankruptcy Court
Northern District of Ohio

In re:
Kenneth W. Gibson
Sheila A. Gibson
Debtors

Case No. 18-15976-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 43

Date Rcvd: Jan 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2019.

db/db
25685458 +Kenneth W. Gibson, Sheila A. Gibson, 3517 Antisdale Avenue, Cleveland, OH 44118-2261
+Absolute Resolution, c/o Atkins & Ogle law Office, P.O. Box 300, 105 RiverVista Drive,
Buffalo, WV 25033-9445
25685459 +Aes/educaid, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
25685461 +Audi Financial services, P.O. Box 5205, Carol Stream, IL 60197-5205
25685464 +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413
25685467 +Bestwardcu, 21375 Alexander Ro, Cleveland, OH 44146-5514
25685477 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
25685478 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
St Louis, MO 63179-0034
25685480 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040
25685484 +Ctibkny/glhe, 2401 International Lane, Madison, WI 53704-3121
25685490 +First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205,
Cleveland, OH 44122-5662
25685491 +Glelsi/citibank N A, 2401 International Lane, Madison, WI 53704-3121
25685497 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
25685498 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
25685500 +Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
25685501 +RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915-3035
25685503 +South Shore Bank, Attn: Bankruptcy, Po Box 151, Weymouth, MA 02188-0904
25685483 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Citizens Bank, P.O. box 18204, Bridgeport, CT 06601)
25685508 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QSSTEIN.COM Jan 11 2019 03:13:00 Sheldon Stein, S. Stein Company LLC,
50 Public Square, Suite 2200, Post Office Box 5606, Cleveland, OH 44101-0606
ust +E-mail/Text: ustpreregion09.cl.ecf@usdoj.gov Jan 10 2019 22:31:14 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25685460 +EDI: GMACFS.COM Jan 11 2019 03:13:00 Ally Financial, Attn: Bankruptcy Dept,
Po Box 380901, Bloomington, MN 55438-0901
25685462 EDI: BANKAMER.COM Jan 11 2019 03:13:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998
25685468 +EDI: CAPITALONE.COM Jan 11 2019 03:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
25685471 +EDI: CHASE.COM Jan 11 2019 03:13:00 Chase Card Services, Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
25685470 +EDI: CHASE.COM Jan 11 2019 03:13:00 Chase Card Services, Po Box 15298,
Wilmington, DE 19850-5298
25685479 +EDI: CITICORP.COM Jan 11 2019 03:13:00 Citicard, Attn: Bankruptcy, Po Box 6500,
Sioux Falls, SD 57117-6500
25685485 EDI: DISCOVER.COM Jan 11 2019 03:13:00 Discover Financial, Po Box 15316,
Wilmington, DE 19850
25685486 +EDI: DISCOVER.COM Jan 11 2019 03:13:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
25685488 +EDI: DISCOVERPL Jan 11 2019 03:13:00 Discover Personal Loan, Attn: Bankruptcy,
Po Box 30954, Salt Lake City, UT 84130-0954
25685489 +E-mail/Text: bknotice@ercbpo.com Jan 10 2019 22:33:13 ERC/Enhanced Recovery Corp,
Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
25685492 EDI: TSYS2.COM Jan 11 2019 03:13:00 Macy's, PO Box 8058, Mason, OH 45040-8058
25685493 +EDI: DAIMLER.COM Jan 11 2019 03:13:00 Mercedes-Benz Financial Services, Po Box 685,
Roanoke, TX 76262-0685
25685499 +Fax: 407-737-5634 Jan 10 2019 23:06:05 Ocwen Loan Servicing, LLC., Attn: Research Dept,
1661 Worthington Rd., Ste 100, West Palm Beach, FL 33409-6493
25685502 +E-mail/Text: Supportservices@receivablesperformance.com Jan 10 2019 22:34:36
Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
25685504 +EDI: RMSC.COM Jan 11 2019 03:13:00 Synchrony Bank, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
25685505 +Fax: 866-311-5818 Jan 10 2019 22:36:05 Systems & Services Technologies/Best Egg,
Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600
25685506 +EDI: CITICORP.COM Jan 11 2019 03:13:00 The Home Depot/CBNA, Po Box 6497,
Sioux Falls, SD 57117-6497
25685507 +EDI: USBANKARS.COM Jan 11 2019 03:13:00 US BankCorp, Attn: Bankruptcy, Po Box 5229,
Cincinnati, OH 45201-5229
25685510 +E-mail/Text: vci.bkcy@vwcredit.com Jan 10 2019 22:33:25 Volkswagen Credit, Inc,
Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003
25685512 EDI: WFFC.COM Jan 11 2019 03:13:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701
25685511 +E-mail/Text: jennifer.galan@wellsfargo.com Jan 10 2019 22:33:58 Well Fargo Home Mortgage,
4101 Wiseman Blvd #MC-T, San Antonio, TX 78251-4200
25685513 +E-mail/Text: BKRMailOps@weltman.com Jan 10 2019 22:33:20 Weltman, Weinbert & Reis,
323 W. Lakeside Ave, 2nd Floor, Cleveland, OH 44113-1009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
cr Deutsche Bank National Trust Company, as Trustee f
cr Specialized Loan Servicing LLC
cr Wells Fargo Bank, N.A.
25685465 Bestewardcu
25685466 Bestewardcu
25685463* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998)
25685469* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
25685472* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
25685473* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
25685474* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
25685475* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
25685476* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
25685481* +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040
25685482* +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040
25685487* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
25685494* +Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
25685495* +Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
25685496* +Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
25685509* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
TOTALS: 6, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2019 at the address(es) listed below:

Alison Anne Gill on behalf of Creditor Specialized Loan Servicing LLC
alison.gill@ohiolaws.com, sara.weaver@ohiolaws.com
Philip R. Fine on behalf of Debtor Kenneth W. Gibson pfine333@aol.com
Philip R. Fine on behalf of Debtor Sheila A. Gibson pfine333@aol.com
Sarah E. Barngrover on behalf of Creditor Bank of America, N.A. amps@manleydeas.com
Sheldon Stein ssteindocs@gmail.com,
ssteindocs@ecf.epiqsystems.com;sheldon@steintrustee.com;kristine@steintrustee.com
Stephen R. Franks on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
HSI Asset Loan Obligation Trust 2007-WF1, Mortgage Pass-Through Certificates, Series 2007-WF1
amps@manleydeas.com
Stephen R. Franks on behalf of Creditor Bank of America, N.A. amps@manleydeas.com
Stephen R. Franks on behalf of Creditor Wells Fargo Bank, N.A. amps@manleydeas.com
TOTAL: 8

Information to identify the case:Debtor 1 **Kenneth W. Gibson**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9883**

EIN --_-----

Debtor 2 **Sheila A. Gibson**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0122**

EIN --_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **18-15976-jps****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth W. Gibson

Sheila A. Gibson

1/9/19**By the court:** JESSICA E. PRICE SMITH
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.